

The impact of the COVID-19 Hardship Fund on low-income Londoners

Report to the Greater London Authority

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Published: 24 May 2020

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Executive summary

The Coronavirus Hardship Fund provided by the Government to local authorities as part of the response to the economic impact of COVID19 is intended to support low-income residents to meet their council tax liability.

London Boroughs have received a funding allocation based on Council Tax Reduction (CTR) caseloads prior to COVID-19. The funding is equivalent to £216/year for each Council Tax Reduction claim in the borough.

As the maximum Hardship Fund award suggested by the Government is set at £150/year per Council Tax Reduction recipient, all London Boroughs will have some funding remaining to cover additional claims and for discretionary support.

The existing Council Tax Reduction scheme in each London Borough, together with the original Council Tax (CT) charge, will determine not only the amount required to support current residents, but also the amount of the fund remaining to support any new claimants and the amount that can be used for discretionary support. The average amount of Hardship Fund award, the proportion of residents receiving support, and the amount of funding remaining, will therefore differ greatly across boroughs.

This analysis found that across London:

- 72% of low-income households will receive a Hardship Fund award
- Working households and households with children are more likely to receive an award than those without children or that are not in work. This is because working households receive lower Council Tax Reduction awards than non-working households. Because of this, they have a greater level of residual liability to which the Hardship Fund can be applied
- Households living with illness or disability see a significantly lower proportion of awards on average (49% of households with disability and 56% of households with illness). This is because these households tend to receive higher Council Tax Reduction awards and so have less residual CT liability after application of Council Tax Reduction

This analysis found that for London Boroughs with CTR based on 100% of liability:

- The average Hardship Fund award is just over £1/week
- CT liability after Hardship Fund awards is insignificant meaning that the majority of low-income residents will see their CT liability fully supported
- Less than 50% of residents will receive a Hardship Fund award as many have no liability remaining after CTR awards
- Over 70% of the Hardship Fund pot remains for additional claims and discretionary relief

For London Boroughs with CTR based on less than 80% of CT liability:

- The average Hardship Fund award is close to the maximum of £2.88/week
- Council Tax liability after Hardship Fund awards can be over £5/week meaning that many residents will still need to meet a significant Council Tax bill
- Nearly all residents will receive a Hardship Fund award
- Approximately 20% of the Hardship Fund pot remains for additional claims and discretionary relief

Although all London Boroughs will welcome this additional funding, their ability to support residents will vary depending on their current CTR scheme and their current CT charge. This broad approach to allocating the new support will leave individual local authorities with very different amounts of discretionary support.

Many residents of boroughs with Council Tax Reduction based on 100% of liability will have no Council Tax charge, whereas those in boroughs with less generous Council Tax Reduction schemes may still face a significant charge after the application of both Council Tax Reduction and Hardship Fund awards. There is also inequality in the amount of funding remaining for future claims and for discretionary support.

London Boroughs with the most generous Council Tax Reduction schemes will have a large pot of funding remaining with which to support residents. This will not be the case for London Boroughs with less generous local schemes.

Introduction

In recognition of the challenges placed on local government due to COVID-19, the 2020 Budget announced a new Hardship Fund for local authorities to distribute to low-income residents totaling £500 million. Councils are expected to use this Hardship Fund to assist their most vulnerable.

Primarily, this support is expected to feed to low-income households through the application of Local Council Tax Reduction¹ (this determines the level of support that households can claim to help meet their Council Tax liability). The Government has clearly laid out that it expects councils to provide a discount of £150/year from Council Tax liability for all working-age households in receipt of Council Tax Reduction awards.²

If the remaining liability after the application of Council Tax Reduction is less than £150/year, then that lower amount should be awarded. Any residual funds can then be used to support new Council Tax Reduction claimants and for discretionary relief.

The Hardship Fund will operate within the confines of existing working-age Council Tax Reduction schemes, which vary in their level of generosity across London. Some schemes provide maximum support that covers 100% of a claimant's Council Tax liability while others are less generous; the lowest in London offers support at a maximum of 70% of liability.

The existing Council Tax Reduction framework therefore dictates whether vulnerable working-age households will see an increase in support, the level of that support, and the level of residual funds available for new Council Tax Reduction claims and for discretionary support. The Hardship Fund is aimed specifically at working-age households as local authorities must provide pensioner households with maximum Council Tax support based on 100% of Council Tax liability.

To further understand the impact of the Hardship Fund on working-age, low-income Londoners, the Greater London Authority (GLA) has commissioned Policy in Practice to analyse the impact of the additional support offered through the Hardship Fund.

Our approach

The impact of the Hardship Fund will be analysed through:

- The average proportion of households that will benefit from support within different working-age Council Tax Reduction schemes

¹ The terminology has changed over the years. LCTS (localised Council Tax Reduction) is used interchangeably with LCTR (Localised Council Tax Reduction). In this report schemes are referred to as LCTR and the associated dataset as CTR.

²https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/874867/COVID-19_Council_Tax_Hardship_Fund_Guidance.pdf

- The average level of support within different working-age Council Tax Reduction schemes
- The average Council Tax liability (payable by residents) that will remain after the discount for different Council Tax Reduction schemes
- The amount of residual funds available for further Council Tax Reduction claims and discretionary welfare support

Averages across London will be examined to determine the impact by household composition, as well as a count of the total number of children affected and the total number of disabled households affected.

This analysis uses anonymised local authority administrative data held by Policy in Practice. Policy in Practice has access to anonymised administrative datasets for sixteen London Boroughs. The core datasets are the Single Housing Benefit Extract (SHBE) and Council Tax Reduction extract (CTR). The datasets store information used to determine a claimant's benefit entitlement. The CTR extract stores information specific to council tax reduction. The SHBE stores information for Housing Benefits and contains detailed household information. The raw anonymised data is used to establish benefit awards, including Council Tax Reduction, at the local authority level. This allows us to model the potential impact of the Hardship Fund across councils and to examine impacts on specific groups.

In particular, this research examines the impact across London, for London Boroughs with Council Tax Reduction based on 100% of Council Tax liability, and for London Boroughs with Council Tax Reduction based on less than 80% of Council Tax liability.

Further information on the methodology used is available in the Appendix.

The impact of the Hardship Fund on support levels

The Hardship Fund provides a reduction in Council Tax liability set at £150/year, or the remaining Council Tax liability after application of Council Tax Reduction, whichever is lower.

As the level of Council Tax charge and Council Tax Reduction varies across London, the number of households receiving the full £150 support will also vary.

Council Tax Reduction based on 100% of Council Tax liability

In those London Boroughs which provide working-age Council Tax Reduction based on 100% of Council Tax liability, many low-income residents will have no remaining Council Tax liability after the application of CTR.

For these residents, the £150/year additional Hardship Fund support is not required to reduce liability and will not be applied. However, there will also be some residents of these boroughs that do not receive Council Tax Reduction equal to their full Council Tax liability. This is either due to earnings tapering away support, or the presence of other adults in the household (non-dependents) who are expected to contribute towards Council Tax charges. These households will therefore benefit from application of the Hardship Fund.

Example of the level of Hardship Fund award

Resident A and Resident B both reside in a London Borough that awards CTR based on 100% of liability and both have an initial CT charge of £100/month.

Resident A is not working. After CTR, Resident A has no remaining CT liability. Resident A does not receive a Hardship Fund award.

Resident B is working. After CTR, Resident B has a residual liability of £10/month. The maximum Hardship Award is £12.50/month. Resident B therefore receives a £10/month Hardship Fund award reducing their liability to zero.

For households with remaining liability after application of Council Tax Reduction, the amount of that remaining liability will be dependent on the Council Tax charge for the property. In some cases, this may be lower than the suggested Hardship Fund award of £150/year (or £12.50/month). In which case, the household will receive a Hardship Fund award that reduces their Council Tax bill to zero.

For London Boroughs with the most generous Council Tax Reduction schemes, it would therefore be expected that a large proportion of households do not receive Hardship Fund support and that for some of those that do receive support, this will be lower than £150/year.

Council Tax Reduction based on less than 100% of Council Tax liability

The majority of London Boroughs operate working-age Council Tax Reduction schemes that provide support based on a proportion of the Council Tax liability. The lowest level of Council Tax Reduction provided by London Boroughs is based on 70% of liability. It would be expected that in these boroughs, the majority of claimants would see £150/year or more remaining on their Council Tax bill after application of Council Tax Reduction. However, this will also depend on the relevant Council Tax band and the Council Tax charge set by the council.

For London Boroughs with lower levels of maximum Council Tax Reduction, it would be expected that the majority of households receive the full £150 additional support, although this may be lower for households in the lower Council Tax bands or in boroughs with low Council Tax charges.

Example of the level of Hardship Fund award

Resident C resides in a London Borough that awards CTR based on 75% of liability and has an initial CT charge of £100/month

Resident C is not working. After CTR, Resident C has remaining CT liability of £25/month. The maximum Hardship Award is £12.50/month. Resident C therefore receives a £12.50/month Hardship Fund award reducing their liability to £2.50/month.

Council Tax Reduction schemes with two different support rates

Some London Boroughs provide different levels of generosity depending on the household's circumstances. Each scheme is individual but typically these schemes with different support levels will provide higher levels of Council Tax Reduction for those in receipt of disability benefits (or similar) and lower rates of Council Tax Reduction for other groups. In these boroughs, those with lower levels of Council Tax Reduction may benefit from the Hardship Fund but those with higher levels of Council Tax Reduction may only require low levels of support, or no support, from the Hardship Fund to reduce their Council Tax bill to zero.

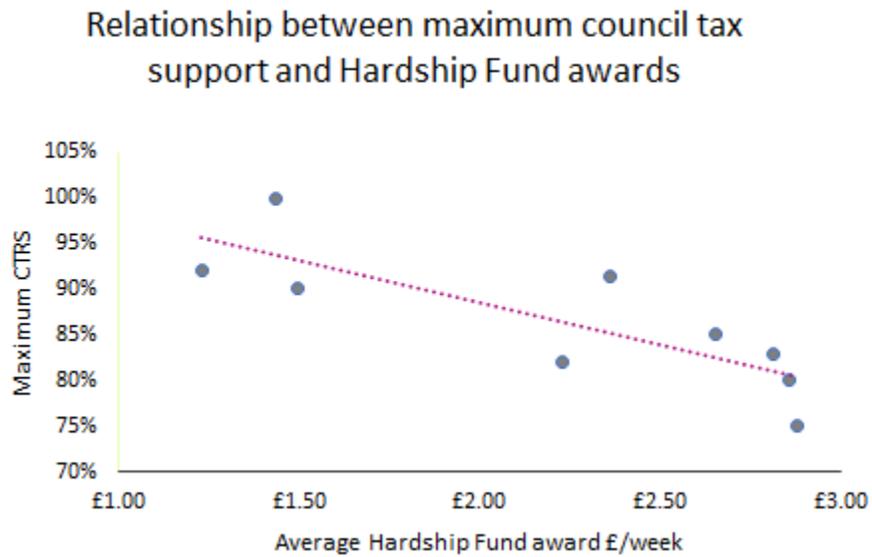
The relationship between Hardship Fund awards and maximum CTR

Average Hardship Fund awards for those London Boroughs with the most generous Council Tax Reduction schemes are lower than those with the least generous Council Tax Reduction schemes. This is illustrated in Figure 1 (below).

London Boroughs with local Council Tax Reduction schemes based on 100% Council Tax liability will provide an average Hardship Fund award of just over £1/week.

London Boroughs with localised Council Tax Reduction based on 75% of Council Tax liability will see average Hardship Fund awards close to the maximum of £2.88/week.

Figure 1: Average Hardship Fund support levels for different Council Tax Reduction maxima



The impact of the Hardship Fund on residual Council Tax liability

The amount of residual Council Tax liability for low-income Londoners will depend on the initial Council Tax charge and the local Council Tax Reduction scheme. For some low-income households, the application of the Hardship Fund award will reduce residual liability to zero.

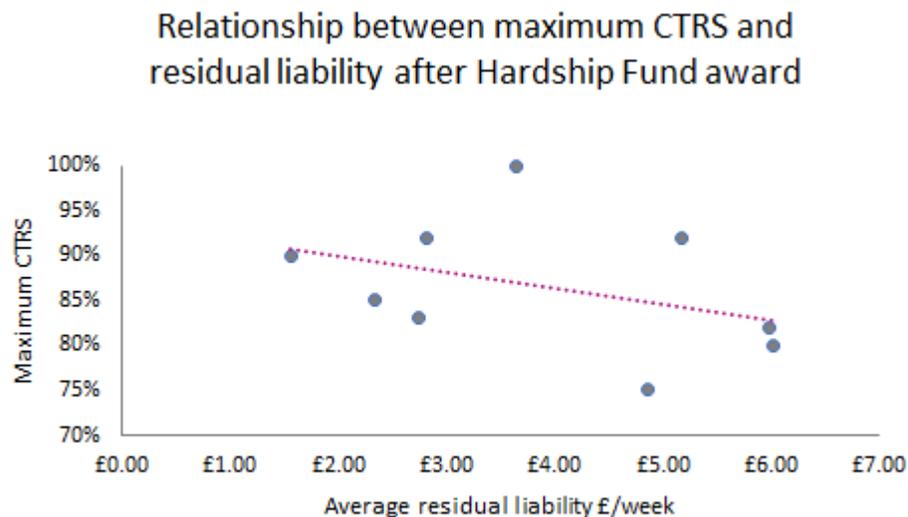
The relationship of localised Council Tax Reduction and the residual liability following the application of the Hardship Fund award can be seen in Figure 2 below.

In those boroughs that offer the highest level of Council Tax Reduction, the remaining liability after application of both Council Tax Reduction and Hardship Fund support may be minimal, although this will depend to some extent on the initial Council Tax charge.

In those boroughs that offer lower levels of Council Tax Reduction, the remaining liability after both application of Council Tax Reduction and Hardship Fund support may remain significant (over £5/week).

Figure 2 illustrates that the average remaining Council Tax liability for residents after application of both CTR and Hardship Fund awards is highest in those boroughs with the least generous CTR schemes.

Figure 2: Average residual liability for different Council Tax Reduction maxima



The proportion of the Council Tax Reduction caseload that will benefit from the Hardship Fund

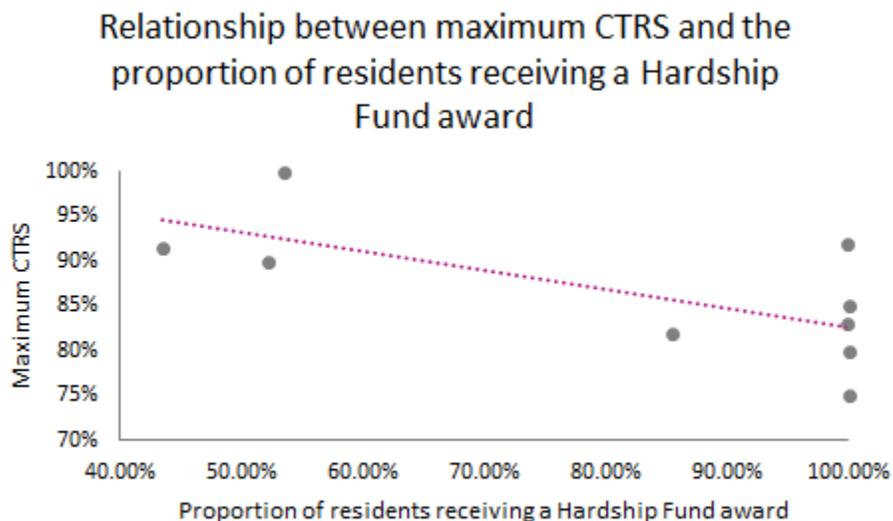
Councils have been tasked with administering awards of £150/year to all low-income households who are represented in the Council Tax Reduction caseload. The distribution of the fund has been based on current caseloads. However, the amount that can be awarded to an individual household is limited by how much liability remains after Council Tax Reduction. If a London Borough provides Council Tax Reduction awards based on 100% of the Council Tax charge, those that receive maximum liability in these boroughs will not be eligible for the additional Hardship Fund award.

For those with liability after Council Tax Reduction of less than £2.88/week, the Hardship Fund will be lower than the full £150/year. The proportion of residents falling into this category will also be dependent on the initial Council Tax charge.

The proportion of residents that will receive an award in any borough is therefore related to the maximum Council Tax Reduction of the borough and this is shown in Figure 3, below.

Figure 3 illustrates that a higher proportion of residents receive a Hardship Fund award in those boroughs with the lower CTR maxima.

Figure 3: the relationship between maximum CTRS and the proportion of residents receiving a Hardship Fund award



The amount of the Hardship Fund left for additional claims and discretionary relief

The proportion of the population receiving a Hardship Fund award and the average level of award across a borough will depend on the level of the Council Tax charge set by the borough and the maximum support offered by the Council Tax Reduction scheme. This means that the amount of the Hardship Fund necessary to support those already in receipt of Council Tax Reduction will also vary across boroughs.

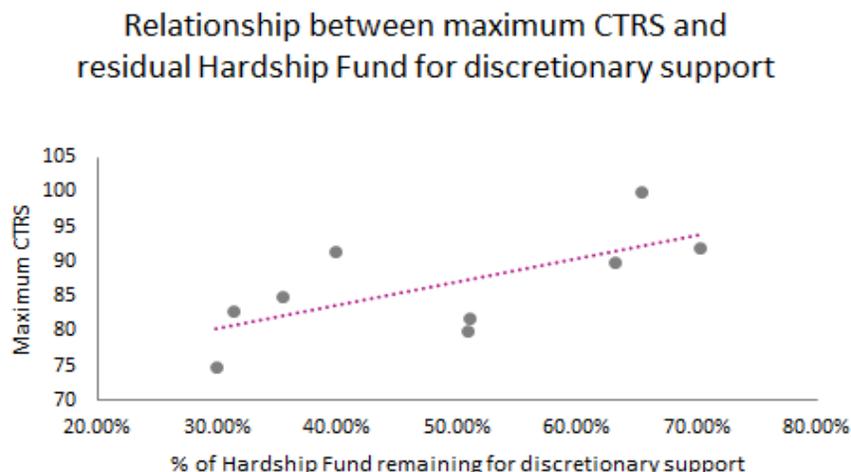
The level of Hardship Fund provided for each borough works out at about £216 for each person currently receiving Council Tax Reduction. Any Hardship Fund remaining after application of the individual awards to recipients of Council Tax Reduction (£150/year per household or lower if liability is below this), can be used by the borough for the support of future CTR applicants and for discretionary support.

As can be seen from Figure 4 below, those London Boroughs with the most generous Council Tax Reduction schemes will also have the highest remaining funding pot for new claimants and for discretionary relief. This is because less of the Hardship Fund is used to support those currently in receipt of Council Tax Reduction.

In London Boroughs with less generous Council Tax Reduction schemes the proportion of the Hardship Fund remaining for discretionary support will be lower even though these boroughs arguably need to provide higher levels of discretionary support as low-income residents in these boroughs face higher residual Council Tax bills.

Figure 4 illustrates that those boroughs with the most generous CTR schemes will have a greater proportion of Hardship Fund remaining for new applicants and discretionary support.

Figure 4: proportion of Hardship grant remaining for discretionary support



Impact analysis

Impact assessment across all London boroughs

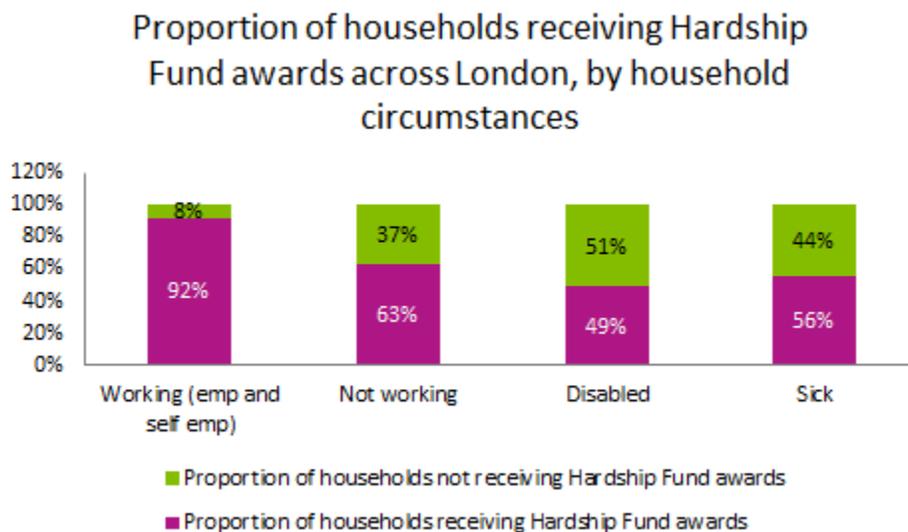
Across London, 72% of households in receipt of Council Tax Reduction are likely to receive a Hardship Fund award.

There is no significant difference in the level of award across tenure type as the average CT liability was similar across tenures. For all tenures, the most common CT band was band C.

Households with children are more likely to see an award with 84% of couples with children and 76% of lone parents receiving an award. This is because households with children in receipt of Council Tax Reduction are more likely to be in work and so do not receive maximum support through the local Council Tax Reduction Scheme.

Generally, a Hardship Fund award is made at the start of the claim, or from when the funding was introduced. If some working or furloughed households eventually move to out-of-work benefits they will retain the Hardship Fund award at the higher level calculated whilst they were earning or furloughed. This will not apply to claims for Council Tax Reduction from those newly out-of-work who may not benefit from full Hardship Fund support, dependent on the Council Tax Reduction scheme operating in the borough.

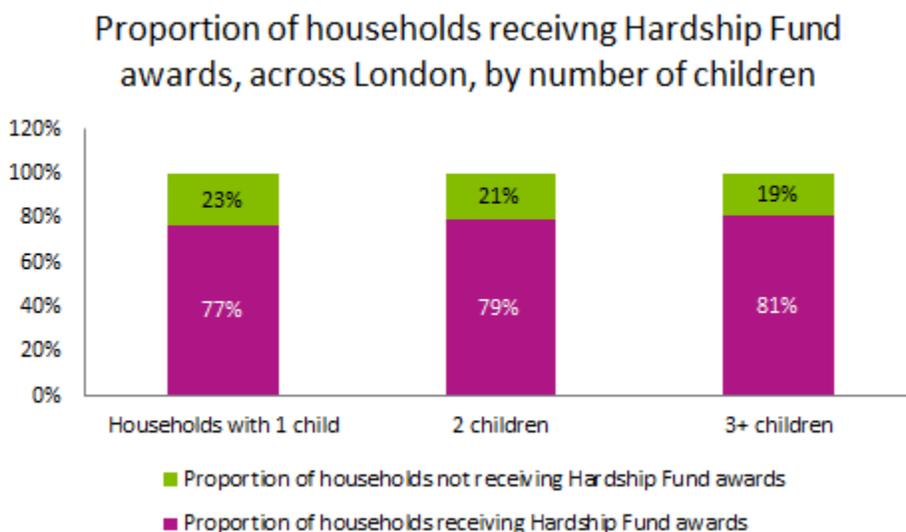
Figure 5: proportion of households receiving Hardship Funding, by household type across London



The proportion receiving Hardship Fund support increases with the number of children. This again reflects greater likelihood of work for those with more children but also reflects the

application of the Universal Credit two child limit to Council Tax Reduction assessments in most London Boroughs. As these households are likely to be living in larger accommodation with higher Council Tax charges, without an equivalent increase in assessed need (due to the two child limit), they are more likely to have a residual liability after Council Tax Reduction.

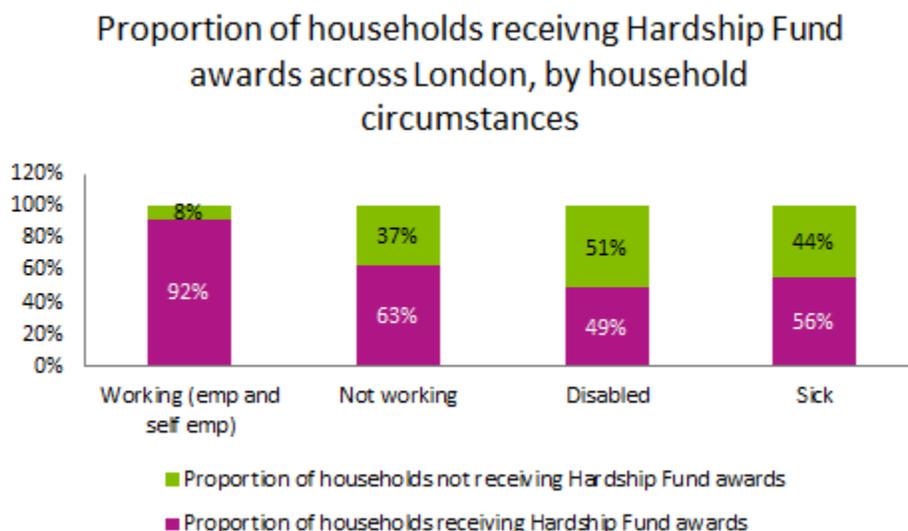
Figure 6: proportion of households receiving Hardship Funding, by number of children, across London



The impact of being in work on the likelihood of receiving a Hardship Fund award is significant. 92% of households who are working receive a Hardship Fund award, compared to 63% who are not working and 49% of households in which a person is living with a disability.

It is worth noting that although these households are likely to receive maximum Council Tax Reduction, those in the ESA Work Related Activity Group (WRAG) are also amongst the most likely household type to be affected by the benefit cap and so risk falling through the net of the additional support provided by both the Hardship Fund and means-tested benefit increases.

Figure 7: proportion of households receiving Hardship Funding, by illness and disability, across London



Impact assessment for London Boroughs with CTR set at 100% liability

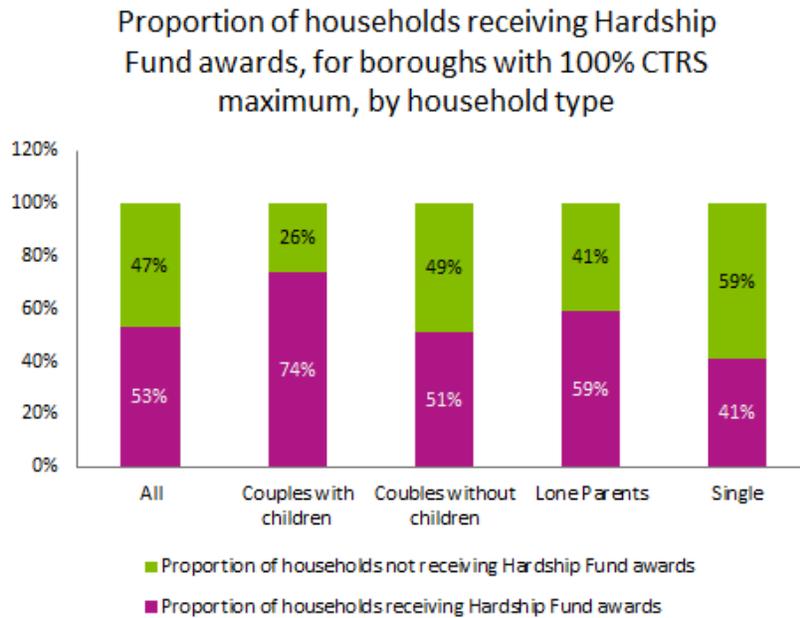
For boroughs with Council Tax Reduction based on 100% of Council Tax liability, those receiving maximum Council Tax Reduction awards will have no remaining CT liability and so will not receive Hardship Fund awards.

Hardship funding will therefore only be applicable to those households with residual Council Tax liability. These will be households in which a person is working, or in which there are other adults in the household who are expected to contribute towards the Council Tax bill.

Overall, in London Boroughs with Council Tax Reduction based on 100% of liability, 53% of households receive Hardship Fund awards and 47% do not. Households with children are the most likely to receive Hardship Funds. This is because, amongst low-income households represented in the dataset, households with children are more likely to be in work and so not be receiving maximum Council Tax Reduction. This will leave some Council Tax liability to which Hardship Funds can be applied.

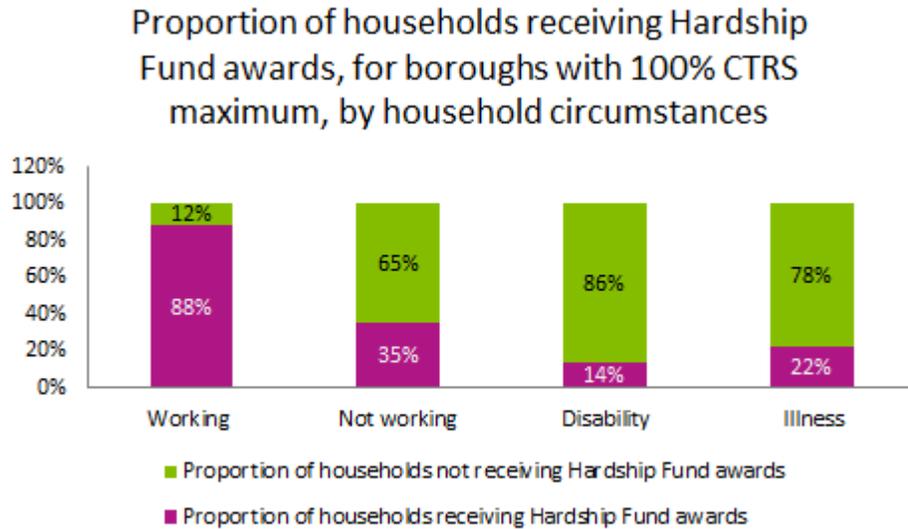
The proportion of households receiving Hardship Fund awards increases with the number of children. Amongst households with one child, 62% receive Hardship Funds. This rises to 66% of households with two children and to 68% for households with more than two children.

Figure 7: Proportion of households receiving Hardship Fund awards, by household type



The increased likelihood of receiving Hardship Funds if a household is working is illustrated in Figure 8 below. This shows that, on average, in a London Borough with maximum Council Tax Reduction set at 100% of liability, only 14% of households in which a person has a disability and 22% of households in which a person is ill receive a Hardship Fund award. This compares to 88% of working households.

Figure 8: proportion of households receiving Hardship Funding, by household circumstances



Impact assessment with low level of CTR maximum

For London Boroughs with Council Tax Reduction maxima set at below 80%, and without a more generous level for certain vulnerable households, it is likely that all households will receive Hardship Fund awards.

Local choices in Hardship Funding

In allocating the Hardship Fund to councils, the Government set out clear guidelines on how it expected the Hardship Fund to be used. The guidelines set out the expectation of the provision of additional support to Council Tax Reduction recipients of up to £150/year, with any remaining funding to be used to provide equivalent support for new claims throughout 2020/21 and discretionary support. However, the final decision on how to use the funding rests with local councils, there is nothing to prevent councils using their own locally defined allocation criteria.

The emerging picture is that the majority of London Boroughs are applying the funding as set out in the guidelines. In other words, they are applying a Council Tax discount and then using the remainder to top-up additional discretionary funding. In some instances, the criteria for additional support is set out clearly on the council's web pages.

An example is in Harrow³ where the council is using the funding to assist residents with emergency support and to support those that may have fallen through the welfare safety net, such as households without recourse to public funds.

Islington Council is using the residue funding to support residents through its previously established Resident Support Scheme.⁴ Policy in Practice is also aware of a London Borough that is directing funding towards those most at risk of homelessness through DHP increases and emergency support.

A concern is that where discretionary funding relies on application by a resident, support may not be targeted at those most in need. Prior to COVID-19, many London Boroughs were working with Policy in Practice to use their own data and local knowledge to support those at risk of financial crisis and homelessness through the LIFT dashboard.⁵ Where London Boroughs have data analytic tools such as this, they can provide a more proactive approach to Hardship Funding distribution.

³ <https://www.harrow.gov.uk/benefits/hardship-fund-scheme?documentId=12392&categoryId=210268>

⁴ <https://www.islington.gov.uk/advice/resident-support-scheme>

⁵ <http://policyinpractice.co.uk/portfolio/uton-case-study-data-analysis/>

Summary and conclusions

The Hardship Fund provided by the Government to local authorities as part of the response to the economic impact of COVID-19 is intended to support low-income residents to meet their Council tax liability. The existing Council Tax Reduction scheme in each London Borough, together with the original Council Tax charge, will determine not only the amount required to support current residents, but also the amount of the fund remaining to support any new claimants and the amount that can be used for discretionary support.

Across London, 72% of low-income households will receive an additional Hardship Fund award. Working households and households with children are more likely to receive an award than those without children, and those that are not in work. Households living with illness or disability see significantly lower proportion of awards on average (49% of households with disability and 56% of households with illness).

On average, London Boroughs have received Hardship Funding equivalent to £216/year for each Council Tax Reduction claim in the borough. As the maximum Hardship Fund award is set at £150/year, all London Boroughs will have some funding remaining to cover additional claims and for discretionary support. However, the amount of support, the proportion of the population receiving support, and the amount of funding remaining, will differ greatly across boroughs.

This analysis found that for London Boroughs with CTR based on 100% of liability:

- The average Hardship Fund award is just over £1/week
- CT liability after Hardship Fund awards is insignificant meaning that the majority of low-income residents will see their CT liability fully supported
- Less than 50% of residents will receive a Hardship Fund award as many have no liability remaining following CTR awards
- Over 70% of the Hardship Fund pot remains for additional claims and discretionary relief

For London Boroughs with CTR based on less than 80% of CT liability:

- The average Hardship Fund award is close to the maximum of £2.88/week
- Council Tax liability after Hardship Fund awards can be over £5/week meaning that many residents will still need to meet a significant Council Tax bill
- Nearly all residents will receive a Hardship Fund award
- Approximately 20% of the Hardship Fund pot remains for additional claims and discretionary relief

Although all London Boroughs will welcome this additional funding, their ability to support residents will vary depending on their current CTR scheme and their current CT charge. This creates an even distribution of support.

Many residents of boroughs with Council tax Reduction based on 100% of liability will have no Council Tax charge, whereas those in boroughs with less generous Council Tax Reduction schemes may still face a significant charge. There is also inequality in the amount of funding remaining for future claims and for discretionary support. London Boroughs with the most generous Council Tax Reduction schemes will have a large pot of funding remaining with which to support residents. This will not be the case for London Boroughs with less generous local schemes.

Appendix A

Methodology

Dataset

As part of a previous project with Trust for London,⁶ Policy in Practice has collated a large repository of SHBE data from seventeen London boroughs, dating back to January 2016. The current analysis was based on a snapshot of data from August 2019 - the most recent time point for which the dataset contained extracts from all seventeen boroughs. This dataset includes detailed information on the income, benefits and household composition of 432,785 households across London. It should be noted that due to data restraints only data from sixteen boroughs was used for this analysis.

Data integrity

Due to data restraints only data from sixteen boroughs was used for this analysis. Additionally, while the raw data appears accurate in almost all cases, there are examples of unusual Council Tax Reduction awards. Where possible this data has been amended to reflect accurate benefit amounts. The remaining anomalous data has been removed from the analysis, the number of anomalous cases is extremely low, and the exclusion of these cases does not impact the trends and results presented.

If London Boroughs have more than one maximum award for their CTR schemes, for example where a higher award is provided for a specified vulnerable group, the average maximum is used. Average CTR awards and residual liability are calculated through aggregating data for each group of London Boroughs with the same maximum CTR awards.

In order to arrive at cross-London impacts, the data is extrapolated to cover those boroughs for which no data is held. For Local Authorities for which data is not held, the size of the working-age cohorts is based on the information available in the Hardship Fund allocations.⁷ For London Boroughs where data is held, the raw data is used to determine this figure.

Policy modeling

The raw data used in this analysis is taken from August 2019 and so reflect the CTR schemes as of the 2019/20 financial year.

⁶ <http://policyinpractice.co.uk/low-income-londoners-and-welfare-reform-2/>

⁷ COVID-19 hardship fund 2020-21 – local authority guidance

Appendix B

Summary table of 2019/20 London Borough CTR Schemes

London Borough	Maximum award for non-vulnerable households	Maximum award for vulnerable households	Hardship Fund Allocation
Barking and Dagenham	75%	75%	£2,214,270
Barnet	72%	72%	£4,132,829
Bexley	80%	80%	£1,850,733
Brent	100%	100%	£3,948,577
Bromley	75%	75%	£1,841,229
Camden	100%	100%	£3,119,765
Croydon	100%	100%	£4,387,932
Ealing	100%	100%	£3,061,443
Enfield	75.50%	100%	£5,896,729
Greenwich*	85%	85%	£3,188,238
Hackney	83%	83%	£4,612,361
Hammersmith and Fulham	100%	100%	£1,947,072
Haringey	80.20%	100%	£3,663,666
Harrow	70%	86%	£1,391,506
Havering	75%	80%	£1,807,532
Hillingdon	100%	100%	£2,124,412
Hounslow	100%	100%	£2,610,856
Islington	91.50%	91.50%	£3,879,455
Kensington and Chelsea	100%	100%	£1,709,466
Kingston upon Thames	100%	100%	£1,132,084
Lambeth	80%	100%	£3,095,140

Lewisham	75%	75%	£3,241,160
Merton	100%	100%	£1,483,740
Newham	80%	80%	£4,268,049
Redbridge	72%	85%	£2,023,106
Richmond upon Thames	85%	100%	£1,118,691
Southwark	85%	85%	£3,476,389
Sutton	100%	100%	£1,646,824
Tower Hamlets	100%	100%	£4,382,100
Waltham Forest	76%	76%	£2,053,994
Wandsworth	70%	70%	£1,987,681
Westminster	100%	100%	£2,203,686

* The CTR scheme in Greenwich was changed to 100% maximum from 2020/21

Appendix C

Number of households receiving Hardship Funds across London

Type of household	Number of households	Number of households getting Hardship Funds awards	Number of households not getting Hardship Funds awards
All CTR households in London	412,284	296,844	115,440
Couples with children	75,841	63,706	12,135
Couples without children	19,083	13,740	5,343
Lone parents	129,312	98,277	31,035
Single person household	188,049	124,112	63,937
Household with 1 child	77,896	59,980	17,916
Household with 2 children	61,247	48,385	12,862
Household with 3+ children	66,009	53,467	12,542
Working household	130,563	120,118	10,445
None working household	281,721	177,484	104,237
Households with a person receiving disability benefits	93,799	45,962	47,837
Households with a person receiving sickness benefits (and not disability benefits)	17,267	9,670	7,597

Appendix D

The proportion of Hardship Fund remaining after provision of CTR support

London Borough	Estimated % of Hardship Fund remaining after awards to CTR recipients
Barking and Dagenham Barnet Bexley Bromley Hackney Lewisham Newham Southwark Waltham Forest Wandsworth	30% to 39%
Havering Islington	40% to 49%
Brent Ealing Enfield Harrow Redbridge Richmond upon Thames Sutton	50% to 59%
Croydon Kingston upon Thames Lambeth Westminster	60% to 69%
Camden Greenwich Hammersmith and Fulham Haringey Hillingdon Hounslow Kensington and Chelsea Merton Tower Hamlets	Above 70%

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